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Federal Agency Procedures
for
Vendor and Miscellaneous Payments
by
Direct Deposit Electronic Funds Transfer
(DD/EFT)

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Prepared by
Financial Management Service
ACH Programs Branch
Payment Activities Section
August 1985

T63.102:

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BACKGROUND OF THE DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER PROGRAM

The Direct Deposit/Electronic Funds Transfer (DD/EFT) Program was established pursuant to Public Law 92-366, enacted August 7, 1972, (31 USC 492 (D)) for directing payments to financial institutions for direct deposit into payee accounts. The Program improves service to recipients while providing recurring savings to the Government through reduced operational and postage costs.

Unlike other payment processes which rely on paper support documents such as checks, in the DD/EFT process the agency passes payment data through the Federal Reserve System to receiving financial institutions (FI) for posting to the recipient's account. An agency, after an initial conversion and testing process, submits payment tapes in prescribed DD/EFT format to its servicing Regional Financial Center (RFC) or if the agency is a Non-Treasury Disbursing Office (NTDO) to its local Federal Reserve Bank (FRB).

WHOM TO CONTACT

Any inquiries concerning the Direct Deposit Program should be directed to:

Financial Management Service
ACH Programs Branch
Treasury Annex #1, Room 226
Washington, D.C. 20226
202-535-6337

HOW THE DIRECT DEPOSIT/EFT PROGRAM WORKS

In order to maximize utilization of DD/EFT, the Financial Management Service (FMS) is expanding use of the system to include vendor and miscellaneous payments which will be submitted in a Cash Concentration or Disbursement (CCD) format. Utilization of this format which is universally accepted by the FRB and financial community will permit the agency to provide information to the recipient to identify the reason for the payment.

DD/EFT payments are prepared on magnetic tape in prescribed DD/EFT miscellaneous payments format. The record formats and data elements are discussed later in these procedures.

The Federal Reserve has thirty-eight processing centers. The local FRB, which interfaces with the RFC/NTDO, telecommunicates the payment information to servicing FRBs who deliver the payment data to designated FIs.

Note: Agency and Treasury Disbursed Agency (TDA) will be used interchangeably throughout this manual.

Payment data is distributed by the servicing FRB to FIs within its delivery zone. This zone is determined by the Routing Transit Number (RTN) assigned to the FI. The data may be distributed through the FRB network in the form of:

- Magnetic tape
- Disk
- Paper listing
- Data transmission

Payment data is distributed by the FRB to FIs by:

- Data transmission
- Picked up by the institution's messenger
- Federal Reserve Courier Service
- Postal Service

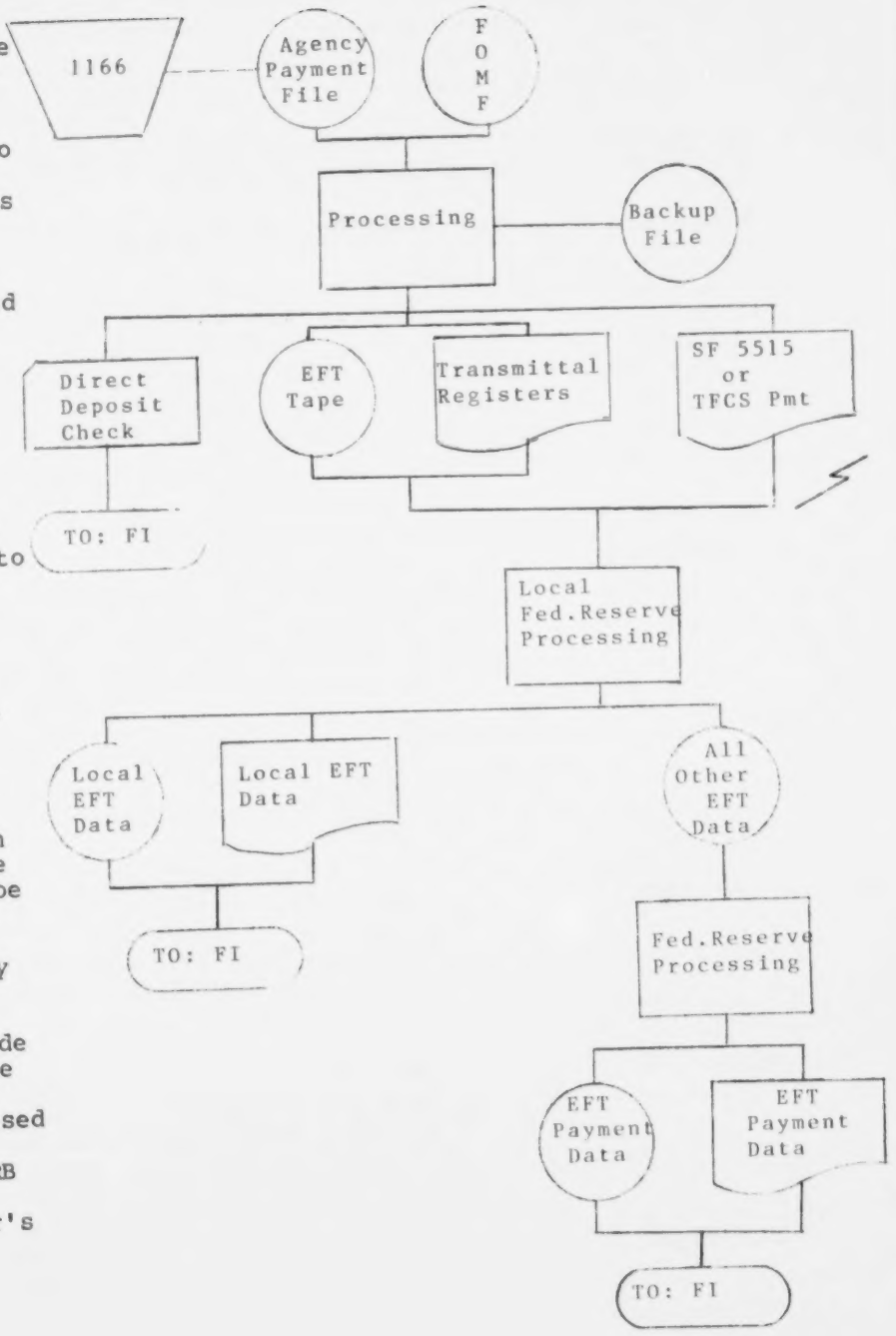
The method of distribution is prearranged between the local FRB and the receiving FI.

FLOW OF PAYMENT DATA FOR EFT PAYMENTS

1. The payment tape file is processed against the Financial Organization Master File (FOMF) to determine if the FI receives EFT payments or DD checks and to validate RTNs. EFT tapes are prepared for the local FRB and DD checks mailed to FIs.

2. The local FRB processes the tape retaining those payments to FIs in its delivery zone and distributes the remaining payments to the Federal Reserve processing center closest to the receiving FI.

3. The payment data is distributed to the FI based upon its RTN. The tapes and listings are distributed through the Federal Reserve Courier System to be received by the FI by the close of business on the day prior to payment date. Settlement of the funds is made on the payment date by credit being simultaneously passed from agency to Treasury to the FRB to the FI to the specified customer's account.



Administrative Recovery

The administrative recovery by the Government of overpayments made under the Direct Deposit Program will rest with the program agency. Reclamation procedures do not apply to vendor and miscellaneous payments.

PROCEDURES FOR IMPLEMENTING DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER FOR MISCELLANEOUS PAYMENTS

Tasks Required to Implement a Direct Deposit Payments Application

The following is a schedule of tasks developed by the Department of the Treasury and the FRB that must be performed to include a payment application in the Direct Deposit Program. Within this schedule there are specific tasks that each TDA and NTDO must accomplish to participate in the Program. The timeframes shown may be changed depending on the agency's ability to perform the tasks.

Responsible Agency	Task	Months Prior to Implementation
TDA/NTDO	Notify FMS of interest in participation in the Direct Deposit Program	N/A
FMS	Provide requirements manual which includes systems guidelines and requirements, software requirements	N/A
TDA/NTDO	Submit letter of intent and geographic distribution of payments to Treasury. Agency may provide this information using the information sheet (Exhibit A).	4
FMS	Determine if proposed application is feasible for Direct Deposit and notify the FRB of application	4
TDA/NTDO	Submit to FMS a task list to implement Direct Deposit providing projected completion dates	3
RFC	Review agency task list and works with agency to resolve exceptions and make modifications	3

Responsible Agency	Task	Months Prior to Implementation
TDA/NTDO	Collect payment data from recipient Sign-Up Form	3
RFC/TDA	Establish schedule for testing agency magnetic tape input	3
NTDO/FRB	Submit to FRB a draft agreement between the NTDO and the FRB which outlines all working procedures	3
RFC	Review and approve draft working agreement	2
TDA	Complete all software and internal testing	2
RFC	Test TDA input	2
NTDO/FRB	Test NTDO input with FRB	2
TDA/NTDO	Notification of Prenotification to FIs	2
RFC/FRB TDA/NTDO	Conduct Prenotification	1
RFC	Approve live payments	1
FRB/RFC	Implement "live" payments	

Definition of Miscellaneous Payments for DD/EFT Processing

In the Treasury disbursing system, the bulk of the payments are benefit, annuity, and salary payments. "Vendor" and "miscellaneous" payments account for approximately 3 percent of the annual payment volume.

These payments are certified for goods and services, transportation, travel, and a variety of legislative grant and funding programs. Payments to "vendors" are for goods and services which is the main distinction between "vendor" and "miscellaneous" payments.

Miscellaneous payments are for such things as travel advances or reimbursements of recurring payment applications which may or may not be defined by legislation and are not for payment of goods and services. An example of a miscellaneous payment would be for refunds, grants, interest or any other payment (excluding salary) for which an agency has regulatory or legislative responsibility.

UNIQUE FEATURES OF DD/EFT MISCELLANEOUS PAYMENTS

Dual Role of Financial Institution

With most recurring benefit, Federal salary or Office of Revenue Sharing payments, the participating FI acts solely as recipient for the recipient (payee). Under the broad category of "miscellaneous payments" the FI can assume a variety of roles. For example, a FI can act as agent for the Government in distribution of lump sum payments to investors or recipients. The FI may act as agent on behalf of the recipient and, in some circumstances the FI will assume a dual role as agent and recipient (payee) in those cases where the FI is itself being compensated for services rendered to the certifying agency. Consequently, the administrative agency will need to clearly define the role(s) of each FI for its records.

Processing Time

To allow the RFC and the FRB sufficient processing time, the payment data must be delivered to the RFC four work days prior to the established payment date. The NTDO will document processing procedures and timeframes in an interface agreement between the pay site and the local FRB. Payment date and payment availability under DD/EFT are the same day.

It is recognized that the payment date for vendor and miscellaneous payments will be contingent on such factors as internal processing by the billing organization, internal processing by the certifying agency, mail delivery, time, etc. Agencies are to monitor due dates carefully to preclude frequent submissions of extremely low volume files.

Providing Volume Information

As all EFT payments are processed through the Federal Reserve System, Treasury must provide the FRB with the approximate volume of miscellaneous payments issued under the application to be converted to DD/EFT. The payment volume information is based on the first three digits of the ZIP Code of the receiving FI. Although not normally available initially, volume statistics can be compiled on the RTN of the FI. The sheet provided as Exhibit A can be used to submit this information.

Development of Miscellaneous Payment Record

To begin making miscellaneous payments by DD/EFT, the Federal agency will need to include some additional data elements in its payment file. These data elements include:

1. RTN - a nine digit number that is used to distribute DD/EFT payments to the recipient FI. The RTN is explained further on page 11 concerning processing of the Standard Form (SF) 1199A.

2. Depositor Account Number - The number of the account assigned by the FI to which the funds are being directed. The depositor account number field is 17 positions and can contain only the letters "a" to "z", the digits "Ø - 9" and Dashes (-). This number must be left justified and cannot be zero padded to the left.

3. Type of Account - The account type will be coded as follows: TDA - "C" for Checking
"S" for Savings

NTDO - "22" for Checking
"32" for Savings

4. Type of Payment Code - The type of payment code used to identify a DD/EFT payment record is: TDA - "1"
NTDO - "6"

5. Name Field - The name field for DD/EFT payments is limited to 22 positions. This field size is dictated by the field size of the EFT record for the FRB.

The DD Sign-Up Form (SF 1199A) will be used to collect payment record information.

Testing with the Regional Financial Center for Treasury Disbursed Payments

After the payment file has been established for DD/EFT payments, the miscellaneous payment tape will be prepared by the agency and provided to the appropriate RFC for testing purposes. The tape file will be prepared in accordance with the tape formats and specifications (Exhibit B). The tape will be processed by the RFC as described on pages 12 through 13. The RFC will advise the agency of any problems encountered in the test and will work with the agency to resolve the problems. This testing process will continue until all problems are resolved.

Testing with the Federal Reserve for Non-Treasury Disbursed Payments

Once the miscellaneous payment file has been converted to a DD/EFT format (Exhibit C), the NTDO must test with the local FRB. The local FRB will process the test tape through its standard software. The local FRB will advise the NTDO of any problems encountered and will work with them to resolve the problems. Testing between the NTDO and the local FRB will continue until all problems are resolved.

Prenotification

Prenotification is a process by which a payment tape is prepared in the same format as a regular payment tape except that the amount of the payment is zero dollars and a special transaction code is used to identify the payment as a prenotification entry. A prenotification is run to maximize successful processing of the payments in a "live" environment.

Transaction codes for prenotification entries are 23 for checking accounts and 33 for savings accounts. This tape is prepared one month prior to live payments and the payments are processed through the entire system. When the FIs receive prenotification entries, they will process them as they would a regular payment. This will enable the FIs to identify any errors in the depositor account number and type of account code prior to receiving "live" payments.

Prior to processing prenotification entries, the agency will direct a letter to involved FIs with a printout of payment information which should include: name of vendor, account number, type of account, and any other information which will identify the payment. The printout will be used to return corrections to the prenotification test run.

The agency should establish some control that will allow it to identify the FIs that do not return the prenotification error correction listing. If a FI has not responded in five calendar days after prenotification, the agency should follow-up with the FI by telephone and/or letter for the requested information.

A sample letter that the agency will modify and use to notify FIs of prenotification and the conversion of payments to the Direct Deposit Program is provided in Exhibit D. The agency will insert dates and addresses in the letters, reproduce them on brightly colored paper and mail them to FIs as specified on their task list. The letter will be mailed to each FI one week prior to prenotification.

ENROLLMENT PROCESS

General Enrollment Procedures

Enrollment for existing payment applications depends on the nature of the payment category. For example, for recurring benefit payments, the recipient desiring to have a payment directed to a FI for deposit into an account obtains the enrollment form, SF 1199A, from the FI where the account is maintained. The FI and the recipient execute the form jointly. The FI and recipient retain a copy of the form and forward the other copy of the form to the appropriate Federal agency. When the form is received by the Federal agency, the necessary information is entered into the master payment file.

Enrollment of Vendor and Miscellaneous Payments

While the enrollment of vendor and miscellaneous payments basically adhere to the procedures cited on the previous page, certain features will vary depending upon the unique aspects of each application. For this reason, detailed enrollment procedures will be developed in cooperation with each agency.

Instructions for Completing SF 1199A Direct Deposit Sign-Up Form

Section 1 (To be Completed by Payee)

Block A, Name and Address of Payee: Print or type the name of the company, individual or institution that will receive the funds. (The name and address should correspond to the name and address as it appears on the agreement, contracts, claims or award documents, etc.).

Block B, Name of Person(s) Entitled to Payment: This block does not apply to vendor and miscellaneous payments and is to be left blank.

Block C, Claim or Payroll ID Number: The prefix or suffix does not apply to DD/EFT vendor and miscellaneous payments. Type or print the payee's unique identification number which identifies the vendor.

The agency and the vendor should agree on the specific vendor identification number that will be accepted as payment identification information. The agreed upon information is placed on the SF 1199A by the agency (Exhibit E).

Block D, Type of Depositor Account: Type or print a "C" or "S". The "C" is for checking account and the "S" is for savings account.

Block E, Depositor Account Number: Type or print the number of the account into which the funds are to be deposited. If the FI does not use account numbers, up to seventeen characters of the depositor's name or other identification may be entered in this block. Dashes are acceptable as part of the number but spaces and other characters are not acceptable. The depositor account number must be formatted EXACTLY as it appears in the FI's records.

In some cases, FIs act as agents for the Government and the accounts are not checking or savings accounts. In these instances, the account could be a trust, general ledger, or reserve account. When this is the case, the FI should be given explicit instructions to always use a "C" for checking account or "S" for savings and that a unique prefix or alpha character should be included in the depositor account number to immediately identify the payment.

Block F, Type of Payment: Type or print "MISC" on the line entitled "Other".

Block G, Type and Amount: The type and amount does not apply to DD/EFT vendor and miscellaneous payments.

The payee signs and dates the form.

Section 2 (To be Completed by Payee or FI)

Type or print the name and address of the agency making the payment.

Section 3 (To be Completed by FI)

Type or print the name and address of the FI and the RTN and check digit. If the FI uses a processor, the RTN of the FI should be used. **The importance of the correctness of the RTN and check digit cannot be overemphasized.** The vendor's name is placed in the block entitled depositor account title.

The FI's representative dates and signs the form.

Agency Processing of SF 1199A

After the FI has completed the bottom portion, the program agency copy of the SF 1199A is forwarded to the agency. The agency should review the completed form to verify the following:

1. All required items are completed;

2. Type of account is a "C" for checking account or "S" for savings account;

3. The account number contains ONLY the characters A-Z, Ø-9 or Dashes (-) and does not exceed seventeen positions;

4. The first 2-digits of the routing number are Ø1-12, 21-32 or 9Ø-91;

5. That the SF 1199A was signed by the vendor and the FI.

Any SF 1199A that cannot be processed because of the errors or omissions by the FI, must be returned to the FI. The agency should return the incorrect SF 1199A to the FI with a letter identifying the errors and requesting that the FI correct the errors and return the form to the agency. If timing is critical, this may be done by telephone with a written confirmation.

Prior to the input of the information from the SF 1199A into the vendor and miscellaneous payment record, the following edits must be performed on the data:

1. Payee identification number;

2. Type of account code must be "C" for checking account or "S" for savings account;

3. Depositor account number must contain only the characters Ø-9, A-Z or Dashes (-) and be left justified and blank filled;

4. The first 2 positions of the RTN must begin with Ø1-12, 21-32 or 9Ø-91; and

5. The check digit must be calculated by using the following formula;

   a. Multiply each digit in the RTN by a weighted factor. The weighting factor for each digit is:

      Position: 1 2 3 4 5 6 7 8

      Weights: 3 7 1 3 7 1 3 7

   b. Add the results of the eight multiplications.

   c. Subtract the sum from the next highest multiple of ten. The result is the check digit.

Example:

Routing number	Ø	7	6	4	Ø	1	2	5
Multiply by	3	7	1	3	7	1	3	7
	Ø	49	6	12	Ø	1	6	35

Sum = 1Ø9
Next Highest Digit Less Sum = (11Ø-1Ø9)
Check Digit = 1

Preparing the DD/EFT Payment File

A separate tape and certification (SF 1166) must be prepared for DD/EFT vendor and miscellaneous payments processed through TDAs. NTDOs should prepare a tape and a Debit Voucher SF 5515.

All RFCs processing DD/EFT payments will accept either 9-track 800 or 9-track 1600 BPI density tapes with IBM Standard DOS labels. Agencies should determine from their servicing RFC which density should be submitted.

The tape must be prepared according to the following specifications:

1. The individual payment record is to be prepared in the format as shown in (Exhibit B) for TDAs and (Exhibit C) for NTDOs.

2. All fields must be edited to meet the edit criteria as shown in the remarks column on Exhibits B and C.

In the case of TDAs, the tape must be delivered to the RFC in sufficient time to allow the RFC to process and transmit the payment data to the FRB by 5 p.m. three business days prior to the payment date. A tape submission schedule will be established between the RFC and the agency.

The agency must develop procedures for providing the RFC with a remake of the DD/EFT miscellaneous payment tape in case the first tape cannot be processed. The remake tape should be delivered to the RFC within four hours after the request for a remake is received.

In the case of the NTDO, the tape is prepared by the disbursing office and forwarded to the FRB. The disbursing office must develop procedures for providing the FRB with a remake in case the first tape cannot be processed. The time for accepting a remake varies from FRB to FRB. Check with the servicing FRB to determine the remake timeframes for your NTDO.

The following edits will be performed by the TDA/NTDO:

1. Validate the RTN by comparing it to the RTN on the FOMF (a file that contains the RTNs of all the FIs in the United States).

2. Determine that the depositor account number field is not blank; and

3. Determine that the type of the account code is "C" or "S" for TDAs and "22" or "32" for NTDOs.

4. Determine that the file is properly formatted, that the control records and name fields are correct, and that the dollar amount for the whole file is the same as the amount on the accompanying paperwork. An out of balance tape will cause the entire file to be rejected.

If an error is found in any one of the above edits, the EFT payment will not be issued. The following procedures should be used:

1. The certification will be reduced by the amount of the payment(s) that cannot be made.

2. In the case of TDAs, the RFC will advise the agency by telephone of the payment(s) that cannot be made and the reason. A hard copy report of the rejected item(s) will be provided to the agency.

3. The TDA will prepare an SF 1166 for submission to the RFC to issue the rejected payment(s) by check(s).

4. Upon receipt of the SF 1166, the RFC will prepare and mail the check(s).

5. The agency will take the necessary action to correct the information in the DD/EFT payment record(s).

The NTDO will initiate the necessary paperwork to pay the recipient by check.

A small number of FIs elect to receive DD checks instead of EFT payments from the FRB. If a FI elects to receive DD checks, the payments will be mailed by check. (The method by which a FI receives payments is determined when the RTN is validated against the FOMF.) Neither the TDA nor the NTDO need do anything different or additional for FIs electing to receive DD checks.

File Rejection

The following error conditions will cause the entire file to be rejected:

The file cannot be successfully read at the ACH, e.g., data read failures, improper block size, presence of invalid header labels, invalid characters, hardware/software error checks indicated.

The file contains any "undefined" record type.

The File Header Record does not contain the number of the valid Sending Point or ACH (i.e., a point defined on the ACH routing table file).

The file is "out-of-balance," if one or more of the following conditions exists:

The summation of the counts, hash totals, and total dollars on Company Batch Control Records does not agree with the File Control Record.

PROCESSING A NONRECEIPT CLAIM FOR A DD/EFT PAYMENT

Upon notification by the recipient that a payment was not received by his/her FI, the agency will research its records to determine if a payment was certified. If no payment was certified, the agency will resolve the matter with the recipient.

Treasury Disbursed Agencies

If a payment was certified, the agency will verify that the RTN and depositor account number entered on the SF 1199A were correctly entered into the payment record.

If the RTN or depositor account number has been entered incorrectly, the agency will take action to correct the information in its payment file and have a payment issued to the recipient. The payment that was issued with the incorrect information will be returned to the agency through the established return item procedures.

If the search shows that the vendor's account number and the RTN are correct in the payment record and were correct on the DD/EFT payment tape provided to the RFC, a designated official at the agency will telephone a designated official at the RFC to report the nonreceipt of the payment. The agency must be prepared to provide the RFC with the following information:

1. Federal agency name and location (city and state);
2. Name and telephone number of agency official making the call;
3. Bureau schedule number;
4. Tape submission date;
5. Payment amount;
6. Vendor's name;
7. Vendor's identification number;
8. FI name and telephone number;
9. FI RTN;
10. Vendor's depositor account number.

The RFC will research its payment issue records to determine the disposition of the payment. If the RFC's records show that the payment was sent by the FRB, the RFC will initiate a Payment Trace Request, TFS-150, after verifying that the payment has not been returned or canceled. The TFS-150 will be mailed to the FI at the address on the FOMF for the attention of the DD Coordinator.

The RFC will take no further action if the payment has been credited. If the payment was not credited, the RFC should proceed as follows:

1. If the FI returns the payment with the TFS 150, the RFC should verify that the payment was issued and, the payment information is correct, and return the payment to the issuing agency on a RO 145 (Exhibit F).

2. If the FI indicates that the payment was returned, the RFC will research its files to determine its disposition. If the payment was returned, the RFC will verify that the payment information is correct. The paymentis then returned to the issuing agency on a RO 145. If there is no record of the payment being returned, the RFC will verify the return of the payment with the FRB. The RFC will advise the agency representative of the disposition of the payment.

3. If the FI indicated that it has no record of receiving the payment, the RFC will verify the payment information with the local FRB. When the FRB verifies credit was passed, the RFC will notify the FI. If the FRB has no record of the payment, the RFC and the FRB will resolve each case on an individual basis.

There will be no follow-up on TFS 150's that are not returned to the RFC unless another nonreceipt claim is received from the recipient.

If the returned TFS 150 indicates delays in crediting the account, the RFC will document the delays to establish a pattern. Recurring delays will be brought to the attention of the FI in an attempt to resolve the delays.

It is unlikely that a payment, when certified correctly, will not be received by the FI. In the event this situation does occur, the problem will have to be resolved on an individual payment basis.

Non-Treasury Disbursing Offices

When a NTDO receives a nonreceipt claim, the NTDO should review its records to determine if a payment was due, authorized and if it was issued by DD check or EFT.

If a payment was due and not issued, the NTDO should immediately issue a DD check to the FI.

If a payment was issued by DD check, the NTDO will use established procedures to obtain status on the check as a result of a nonreceipt claim and recertify the payment if appropriate.

If the payment was made by EFT, the NTDO will initiate a TFS 150 after verifying that the payment has not been returned or canceled, or an SF 1184 has been processed.

The TFS 150 will be mailed to the FI at the address on the FOMF for the attention of the DD Coordinator.

There will be no follow-up on TFS 150's that are not returned to the NTDO unless another nonreceipt claim is received from the recipient.

If the returned TFS 150 indicates delays in crediting the account, the NTDO will document the delays to establish a pattern. Recurring delays will be brought to the attention of the FI in an attempt to resolve the delays.

It is unlikely that a payment, when certified correctly, will not be received by the FI. In the event this situation does occur, the problem will have to be resolved on an individual payment basis.

RETURNED DIRECT DEPOSIT EFT PAYMENTS

The agency must process any payments returned by a FI. The payment could have been returned for the following reasons:

1. RO-2 Account closed,
2. RO-3 No account/unable to locate account,
3. RO-4 Invalid account number,
4. RO-16 Account frozen; or
5. RO-99 Any other reason that would not permit crediting of the account.

Treasury Disbursed Payments

EFT payments will be returned to the originator by the FRB. DD check payments will be returned to the RFC by the FI in one of the following ways:

1. Return the original DD check annotated with the reason for return; or
2. Preparing a cashier's check for the amount of the payment once a DD check has been negotiated.

3. FI will return the EFT payment(s) by the automated return system or manually prepare a return item form for each payment returned. The forms and a transmittal letter, which summarizes the returned items, are sent to the processing FRB.

4. Processing FRB will review the information on the returned item forms for completeness of required items, reasonableness of dates and trace number, and a valid return reason code. Daily, the processing FRB merges all return items and sends them electronically to the FRB local to the RFC. The local FRB will send the RFC a paper listing comprising all the return items.

5. If the FI indicates that the payment was returned, the RFC will research its files to determine its disposition. If the payment was returned, the RFC will verify that the payment information is correct. The RFC will credit the agency's account for the amount of the returned payment. The payment is then returned to the issuing agency on a RO 145. If there is no record of the payment being returned, the RFC will verify the return of the payment with the FRB. The RFC will advise the agency representative of the disposition of the payment.

DD check payments will be returned to the TDA from the FI by:

1. Returning the original check annotated with the reason for return or if the original check has already been processed;

2. A check or money order drawn on the FI issued to the TDA. The check will be accompanied by a card or letter containing the following information:

   a. Claim Number (vendor identification number);

   b. Type of Payment;

   c. Name of Recipient, or Company;

   d. Amount;

   e. Date of Deposit or the Date of the Check (if known); and

   f. Reason for Return.

It will be the responsibility of the agency to prepare a certification for any returned payment if the payment is to be reissued.

The agency must arrange for returning a payment to a FI when the FI erroneously returned the payment directly to the agency.

Non-Treasury Disbursed Offices

EFT payments from FIs and the FRB will be returned to the NTDO through the Federal Reserve System as follows:

1. FI will return the payment(s) by the automated return system or manually prepare a return item form for each payment returned. The forms and a transmittal letter which summarizes the return items, are sent to the processing FRB.

2. Processing FRB will review the information on the return item forms for completeness of required items, reasonableness of dates and trace number, and a valid return reason code.

3. Daily, the processing FRB merges all return items and sends them electronically to the FRB local to the NTDO.

4. The local FRB will prepare a Deposit Ticket (SF 215) for the returned items. A separate SF 215 is prepared for each type of payment, (i.e., vendor and miscellaneous). A separate SF 215 is also prepared for items returned by the FRB (R-13, non-participating FI, and R-17, tape criteria). A paper listing comprising all the returns is printed.

5. The local FRB will send the SF 215 and the listing to the NTDO.

6. The NTDO will review the SF 215 and listing as follows:

   a. If the SF 215 and listing do not belong to the NTDO, the NTDO will forward the SF 215 and listing back to the local FRB.

   b. If one or more return items do not belong to the NTDO, they will be placed on a Rejected EFT Return Item Form, TFS 2907. The NTDO will prepare and send a Debit Voucher SF 5515, TFS 2907, and the printed return items to the processing FRB to have the amount adjusted.

   c. If the SF 215 total is less than the total of the listing, the NTDO will prepare a supplemental SF 215 for the additional amount and process accordingly.

   d. If the SF 215 is greater than the total amount on the listing, the NTDO will prepare an SF 5515 to reduce the SF 215.

7. The NTDO will perform the necessary accounting functions to process returned items.

8. The NTDO will enter the necessary information from the return item form into its payment history file.

9. Return item forms rejected by the FRB because of code R-13 or R-17 should be researched by the NTDO and DD checks should be issued to FIs.

10. The NTDO will perform the necessary accounting functions to issue the DD checks.

11. The NTDO will cancel DD for all return codes (except R-13 and R-17), advise the recipient of its action (if appropriate), and request instructions for making future payments.

DD check payments will be returned to the NTDO from the FI by:

1. Returning the original check annotated with the reason for return or if the original check has already been processed;

2. By a check or money order drawn on the FI issued to the NTDO. The check will be accompanied by a card or letter containing the following information:

   a. Claim Number (vendor identification number);

   b. Type of Payment;

   c. Name of Recipient, or Company;

   d. Amount;

   e. Date of Deposit or the Date of the Check (if known); and

   f. Reason for Return.

AUTOMATED RETURNS FOR RFC AND NTDO

If a payment was sent by EFT, the FI can return the payment using the automated return process or by preparing a preauthorized return item form (paper return), for each payment being returned. The FI forwards the forms and a transmittal form to its servicing FRB. The FRB processes the automated returns or paper return items and merges them with other return items. A paper listing is sent by the FRB to the disbursing center.

CHANGES TO DEPOSITOR ACCOUNT NUMBERS OR ROUTING TRANSIT NUMBERS

The agency must provide for making changes to the RTN and the depositor account number in their vendor and miscellaneous payment file. RTN changes are received from Treasury. Depositor account number changes can be received from the FI or the recipient.

Changes Made by Treasury

Changes to existing RTNs are sometimes required because of mergers or closures of FIs, RTNs changes resulting from Federal Reserve District changes, and changes of banks from non-par to par. In these situations, the FRB will notify the Treasury of these changes since a change to the FOMF will be required. The RFC will furnish the TDA with a copy of the monthly cross reference file of the RTN changes. NTDOs will receive the cross reference from Treasury (Chicago).

Changes Made by the Financial Institution

The need for a FI to make changes might arise for a number of reasons. Some are the transposition of RTNs on the completed SF 1199A; the use of a branch RTN when a central number should have been used; the premature use of a RTN newly assigned as a result of a FRB change; or the use of an inactive RTN.

A FI may submit changes to its depositor account numbers in the files of the program agencies. Such a change might be the result of changes in the FI's processing system or a change to a centralized processing system requiring that each branch of the institution be identified within the depositor account number. The FIs have been advised that if they are making changes to less than 100 payments, the changes can be made by entering the new information on photocopies of the SF 1199A's that the FI has in its files. The photocopies, along with a letter explaining the reason for the change(s), should be sent to the agency at the address to which the original SF 1199A was sent. The letter must include a statement that the changes will not affect the type, title or ownership of the account. Any forms that cannot be processed should be returned to the FI with an explanation.

If the FI does not have a SF 1199A on file to make these system changes, it is recommended that they prepare a letter advising the account owner that the account number has been revised. The letter should instruct the recipient to contact the agency and have the information corrected in the agency's records.

For making changes to 100 or more payments, the FI has been advised to contact the agency at the address to which the original SF 1199A was mailed. The agency will made arrangements with the FI on an individual basis for the change procedures.

EXHIBIT A

GEOGRAPHIC (ZIP CODE) DISTRIBUTION
BY FEDERAL RESERVE PROCESSING OFFICE

OFFICE	ZIP-CODES	NUMBER OF PAYMENTS
Boston	010-065-067	
New York	066,068-079,087-089,100-149	
Philadelphia	080-068,166-199	
Cleveland	434-436,440-449,458	
Cincinnati	403-405,407-418,425,426,450-455	
Pittsburgh	150-165,439	
Columbus	430-433,437,438,456,457	
Richmond	224-246,260,220-223	
Charlotte	270-289	
Columbia	290-299	
Baltimore	200,206-219,254,267,268	
Charleston	247-253,255-259,261-266	
Atlanta	300-319,373,374	
Jacksonville	320-329,335-338	
Miami	330-334,339	
Birmingham	350-364,367,368	
New Orleans	365,366,369,390-396,700-708,713,714	
Nashville	370-372,376-379, 384,385	
Chicago	600-619,625-627,463-466	
Milwaukee	530-539,541-543,549	
Detroit	480-496	
Des Moines	500-508,512-514,520-528	
Indianapolis	460-462,467-469,473,479	
St. Louis	474-478,620-624,628-639,650-652,654-658	
Little Rock	716-722,725-729,755	
Louisville	400-402,406,420-424,427,470-472	
Memphis	380-382,386-389,397,723-724	
Minneapolis	550-559,497-499,540,544-548	
Kansas City	660-679,640-648,653	
Denver	800-816,870-877,884,820-831	
Oklahoma City	730,731,734-741,743-746,748-749	
Omaha	680-693,510,511,515,516	
Dallas	750-754,756-799, 878-883, 710-712	
San Francisco	894-897,936-961	
Los Angeles	850-865,900-935	
Portland	835,970-979,994	
Salt Lake City	832-834,836-847,890-893,898	
Seattle	980-986, 988-993	
All Others	006-009,090-098,202-205,962-969,987,995-999	

INSTRUCTIONS: Accumulate all payments by the first three high order digits of the Zip Code by the breakdown as shown above. The Zip Code of the vendor's FI should be used for accumulating these totals (i.e., all vendors whose FI address begins with 010-065 or 067 would be added together and this would represent all payments going into the Boston FRB for processing).

DATE _____
NUMBER _____

FILE SPECIFICATION FORM

FILE
NAME MISCELLANEOUS DD/EFT AGENCY TRANSACTION PAYMENT FILE

RECORDING MEDIA
CARD ____ TAPE X DISK ____ DRUM ____ OTHER (SPECIFY) ____

FILE ORGANIZATION
SEQUENTIAL X INDEXED RELATIVE ____

ACCESS
SEQUENTIAL X RANDOM ____ DYNAMIC ____

FILE SIZE
MIN _____ AVE _____ MAX _____

SEGMENTATION (CUT-OFF) FACTOR NONE

FILE SEQUENCE SEGMENT NO. /RECORD TYPE INDICATOR/ROUTING TRANSIT NO.
PAYEE OR VENDOR ID. NO.

KEY FIELD _____ LOCATION _____ TO _____

ALTERNATE _____ LOCATION _____ TO _____

FILE RETENTION PERIOD _____

FILE SECURITY CLASSIFICATION _____

RECORD TYPE FIXED X VARIABLE ____ UNDEFINED ____

RECORD SIZE (MAX.) 124 BLOCKING FACTOR 1

BLOCK SIZE (MAX.) 124 PADDING NO X YES ____ FILLER ____

TAPE SPECIFICATIONS
LABELS: STANDARD IBM OMITTED ____ OTHER (SPECIFY) _____

DENSITY: 800 X 1600 ____ 6250 ____ OTHER (SPECIFY) _____

TRACK: 7 ____ 9 X PARITY: ODD X EVEN ____

CHARACTER SET: ASCII ____ EBCDIC X OTHER (SPECIFY) _____

REMARKS
1. LABEL DATA SET "DDEFTMIS"
2. TAPE MAY CONTAIN MULTISEGMENTS

RECORD LAYOUT

DATED _____

NUMBER _____

RECORD NAME AGENCY STATION CONTROL RECORD 1/

FILE NAME MISCELLANEOUS DD/EFT AGENCY TRANSACTION PAYMENT FILE

FIELD NAME OR DESCRIPTION	POSITIONS FROM	POSITIONS TO	NO. OF CHARS	NO. OF BYTES	TYPE	REMARKS
SEGMENT NO.	1	10	10	10	A/N	2/
RECORD TYPE INDICATOR	11	11	1	1	N	ZERO (0)
AGENCY STATION SYMBOL	12	19	8	8	N	
AGENCY ID.	20	29	10	10	A/N	ABBREVIATED AGENCY NAME
CCD CONTROL	30	32	3	3	A	"CCD"
BLANK	33	124	92	92	A/N	BLANK FILL

NOTES:

1/ MUST BE FIRST RECORD OF A SEGMENT. ADDITIONAL AGENCY STATION CONTROL RECORDS MUST BE INCLUDED IN THE MULTI-SEGMENT TAPES TO CHANGE THE STATION SYMBOL.

2/ SEGMENT NO. 10 IS THE TEN LOW ORDER CHARACTERS ASSIGNED TO THE SF-1166 OR OTHER AUTHORIZED CERTIFICATIONS. THIS FIELD IS RIGHT JUSTIFIED AND BLANK FILLED.

RECORD LAYOUT

DATED _____
NUMBER _____

RECORD NAME PAYMENT DATA RECORD

FILE NAME MISCELLANEOUS DD/EFT AGENCY TRANSACTION PAYMENT FILE

FIELD NAME OR DESCRIPTION	POSITIONS FROM	POSITIONS TO	NO. OF CHARS	NO. OF BYTES	TYPE	REMARKS
SEGMENT NO.	1	10	10	10	A/N	RIGHT JUSTIFY, LEFT SPACE FILLED
RECORD TYPE INDICATOR	11	11	1	1	N	ONE (1)
ROUTING TRANSIT NO. & CHECK DIGIT	12	20	9	9	N	1/
PAYEE OR VENDOR ID. NO.	21	29	9	9	A/N	RIGHT JUSTIFY, LEFT SPACE FILL
TYPE OF ACCOUNT	30	30	1	1	A	"C" OR "S"
DEPOSITOR ACCOUNT NO.	31	47	17	17	A/N	LEFT JUSTIFY, RIGHT SPACE FILL
PAYMENT AMOUNT	48	57	10	10	N	UNSIGNED, LEADING ZEROS
PAYEE NAME	58	79	22	22	A/N	LEFT JUSTIFY, RIGHT SPACE FILL
PAYMENT IDENTIFYING INFORMATION	80	123	44	44	A/N	LEFT JUSTIFY, RIGHT SPACE FILL. MAY BE SPACE FILLED
BLANK	124	124	1	1	A/N	SPACE FILL

NOTES:

1/ ROUTING TRANSIT NUMBER

Digits 1-2	01-12; 21-32; 90; 91
Digit 3	Can not be zero (0) except if digits 1-2 are 90 or 91
Digits 5-8	Between 0001 and 6999 if digits 1-2 are 01-12; 90; 91
Digits 5-8	Greater than 6999 if digits 1-2 are 21-32
Digit 9	Check digit (MODULUS 10)

Notes:
Digits 1-2

01-12 Commercial Banks (FRB District)
21-32 Thrifts (S&Ls, Credit Unions, Mutual Savings Banks, Industrial Banks). Thrifts were assigned numbers in the same manner as banks; FRB District plus 20 and sequenced 7000 and above.
90-91 Non-Par Banks

RECORD LAYOUT

DATED _____
NUMBER _____

RECORD NAME SEGMENT TOTAL RECORD

FILE NAME MISCELLANEOUS DD/EFT AGENCY TRANSACTION PAYMENT FILE

FIELD NAME OR DESCRIPTION	POSITIONS FROM	POSITIONS TO	NO. OF CHARS	NO. OF BYTES	TYPE	REMARKS
SEGMENT NO.	1	10	10	10	A/N	
RECORD TYPE INDICATOR	11	11	1	1	N	EIGHT (8)
SEGMENT ITEM COUNT	12	18	7	7	N	UNSIGNED, LEADING ZEROS
SEGMENT PAYMENT AMOUNT	19	30	12	12	N	UNSIGNED, LEADING ZEROS
BLANKS	31	124	94	94	A/N	SPACE FILL

NOTES:

RECORD LAYOUT

DATED _____
NUMBER _____

RECORD NAME TAPE TOTAL CONTROL RECORD

FILE NAME MISCELLANEOUS DD/EFT AGENCY TRANSACTION PAYMENT FILE

FIELD NAME OR DESCRIPTION	POSITIONS FROM	POSITIONS TO	NO. OF CHARS	NO. OF BYTES	TYPE	REMARKS
NINES	1	11	11	11	N	NINE (9) FILL
TOTAL PAYMENT ITEM COUNT	12	18	7	7	N	UNSIGNED, LEADING ZEROS
BLANKS	31	124	94	94	A/N	SPACE FILL

NOTES:

EXHIBIT C

EFT OUTPUT TAPE

TAPE/CARD RECORD LAYOUT SHEET

DATED _____

RECORD TITLE FRB VOL1, HDR1, and EOF1 Labels

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY:ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED 80; VARIABLE ; UNDEFINED .
BLOCKING FACTOR 1. PADDING . MAXIMUM BLOCK LENGTH 80 .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
			VOLUME LABEL	
1	3	1 - 3	Label Identifier = "VOL"	
2	1	4	Volume Label No. = "1"	
3	6	5 - 10	Volume Serial No. = (Tape Serial No.)	
4	1	11	Accessibility = "0"	
5	30	12 - 41	Reserved (Blanks)	
6	10	42 - 51	Owner Name and Address Code	
7	29	52 - 80	Reserved (Blanks)	
			HEADER AND EOF LABELS	
1	3	1 - 3	Label Identifier = "HDR" or "EOF"	
2	1	4	Label Number = "1"	
3	17	5 - 21	File Identifier = "FRBbCONSOLIDATEDb"	
4	6	22 - 27	Blank	
5	4	28 - 31	Volume Sequence Number = "0001"	
6	4	32 - 35	File Sequence Number = "0001"	
7	4	36 - 39	Generation Number	
8	2	40 - 41	Version Number	
9	6	42 - 47	Creation Date, bYYDDD	
10	6	48 - 53	Expiration Date, bYYDDD	= Creation Date +1 Calendar Days
11	1	54	Accessibility = "0"	
12	6	55 - 60	Block Count contains zeros in HDR label and contains a count of the number of blocks written on a file in the EOF label	
13	13	61 - 73	System Code (Blank)	
14	7	74 - 80	Reserved (Blank)	

REMARKS:

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB User File Header Label

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY: ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED X; VARIABLE ; UNDEFINED .
BLOCKING FACTOR 1 . PADDING NONE. MAXIMUM BLOCK LENGTH 940 .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	Record Type = "1"	
2	3	2 - 4	Reserved = Blanks	
3	9	5 - 13	Routing Number and Check Digit of Immediate Destination. = "nnnnnnnnn"	
4	1	14	Reserved = Blank	
5	9	15 - 23	Routing Number and Check Digit of Sending Disbursing Center = "nnnnnnnnn"	
6	6	24 - 29	Transmission Date, YYMMDD.	
7	4	30 - 33	Transmission Time, HHMM.	
8	5	34 - 38	Record Size = "00094"	
9	5	39 - 43	Block Size = "00940"	
10	4	44 - 47	Application Identification = "FEDS"	
11	1	48	Reserved = Blank	
12	5	49 - 53	File Reference Number 49 - 52 = Transmission Date MMDD from Field 6 above 53 = File I.D. Modifier	
13	1	54	Reserved = Blank	
14	1	55	Consolidated File Code = "C" if file is consolidated, otherwise blank	
15	39	56 - 94	Reserved = Blanks	
16	846	95 - 940	Blanks	

REMARKS:

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB File Header Record

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY: ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED 94; VARIABLE ; UNDEFINED .
BLOCKING FACTOR 10 . PADDING 9's. MAXIMUM BLOCK LENGTH 940 .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	Record Type = "1"	
2	2	2 - 4	Priority Code = "01"	
3	10	4 - 13	Routing Number and Check Digit of Immediate Destination (nnnnnnnn FRB "bnnnnnnnnn"	1/
4	10	14 -23	Routing Number and Check Digit of Sending Disbursing Center = "b nnnnnnnnn"	
5	6	24 - 29	Transmission Date, YYMMDD	
6	4	30 - 33	Transmission Time, HHMM	
7	1	34	File ID Modifier. Alphameric - Used to distinguish files created on same date for a given destination.	2/
8	3	35 - 37	Record size = "094"	
9	2	38 - 39	Blocking Factor = "10"	
10	1	40	Format Code = "1" (Fixed format)	
11	23	41 - 63	Name of Immediate Destination (Receiving FRB), "nnnnnnnnbFRBbbbbbbbbbb"	
12	23	64 - 86	Name of Sending Disbursing Center, "nnnnnnnnnnnnnnnnnnnnnnb"	
13	4	87 - 90	Type of Payment = "FEDS"	
14	4	91 - 94	Transmittal Number, WNNN where W is first letter of Disbursing Center Name and NNN = a sequential number beginning with 001 for first file and updated by "1" for each subsequent file created in a month for a particular type of payment.	3/

REMARKS:

1/ This routing number will indicate the disbursing center/office from which "remake" or batches should be requested and to which all contact should be directed concerning the processing of this file.

2/ File I.D. Modifier will be "A" - "Z".

3/ NTDO's may combine field nos. 13 and 14 and work out unique codes upon agreement with the FRB.

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB Batch Header Record

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY:ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED 94; VARIABLE ; UNDEFINED .
BLOCKING FACTOR 10 . PADDING 9's. MAXIMUM BLOCK LENGTH 940 .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	Record Type = "5"	
2	3	2 - 4	Service Class Code = "220"	
3	12	5 - 16	Disbursing Agency Name = "nnnnnnnnnnnb"	
4	4	17 - 20	Disbursing Office Symbol Account Number = "nnnb"	
5	20	21 - 40	Blanks Disbursing Center = "bnnnnnnnnn"	
6	1	41	Identification Code Designator = "3"	
7	9	42 - 50	Disbursing Center Routing Number and Check Digit = "nnnnnnnnn"	
8	3	51 - 53	Standard Entry Class = "CCD"	
9	10	54 - 63	Entry Discription = "VendMiscbb"	
10	6	64 - 69	Date of Payment, MMDDYY	
11	6	70 - 75	Date of Payment, YYMMDD	
12	3	76 - 78	Blanks	
13	1	79	Government Status code "2"	
14	15	80 - 94	Trace Number - Eight-digit routing number followed by seven-digit batch number. The routing number will indicate the office to which any return and/or rejected items should be returned. The batch-number range is "0000000" to "0099999"	

REMARKS:

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB Entry Detail Record

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY:ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED 94; VARIABLE ; UNDEFINED .
BLOCKING FACTOR 10 . PADDING 9's. MAXIMUM BLOCK LENGTH 940 .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	EFT Record Type = "6"	
2	2	2 - 3	Transaction Code = "22" if Checking Account or "32" if Savings Account	1/
3	8	4 - 11	Routing Number of FI	
4	1	12	Check Digit	
5	17	13 - 29	Depositor Account Number, Alphameric, hyphens or blanks permissible	
6	10	30 - 39	Amount	
7	15	40 - 54	Employee identification number and six high-order digits of agency station code	
8	22	55 - 76	Payee Name	
9	2	77 - 78	Two low-order digits of agency station code.	
10	1	79	One = "1"	
11	15	80 - 94	Trace Number, Eight-digit disbursing center routing number followed by seven-digit sequential item number "nnnnnnnnnnnnnnn"	2/

REMARKS:

1/ The corresponding codes for prenotifications are "23" and "33" respectively. The amount field on prenotifications must contain zeros.

2/ This disbursing center routing number will indicate the disbursing center to which any return and/or rejected items should be returned.

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB Entry Addenda Record

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY:ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED ; VARIABLE ; UNDEFINED .
BLOCKING FACTOR . PADDING . MAXIMUM BLOCK LENGTH .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	Record Type Code = "7"	
2	2	2 - 3	Addenda Type Code = "01"	
3	32	4 - 35	Blanks	
4	44	36 - 79	Payment Identifying Information	
5	15	80 - 94	Trace Number, Eight-Digit disbursing Center routing number followed by seven-digit Sequential item number (same as that in the preceding Detail Record) "nnnnnnnnnnnnnnn"	1/

REMARKS:

1/ This disbursing center routing number will indicate the disbursing center to which any return and/or rejected items should be returned.

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB Batch Control Record

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7 ; 9 X . PARITY:ODD ; EVEN; X. DENSITY; 556 ; 800 X ; 1600 X .
RECORD TYPE; FIXED 94; VARIABLE ; UNDEFINED .
BLOCKING FACTOR 10 . PADDING 9's . MAXIMUM BLOCK LENGTH 940 .

FLD NO.	FIELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	Record Type Code = "8"	
2	3	2 - 4	Service Class Code = "220"	
3	6	5 - 10	Total Number of Entry Detail Records in Batch	
4	10	11 - 20	Hash Total of Routing Numbers on Entry Detail Records in Batch. Ignore overflow.	
5	12	21 - 32	Total Debit Entry Dollar Amount for Batch, = "000000000000"	
6	12	33 - 44	Total Credit Entry Dollar Amount for Batch, = "$$$$$$$$$$¢¢	
7	1	45	Identification Code Designator = "3"	
8	9	46 - 54	Disbursing Center Routing Number and Check Digit = "nnnnnnnnn"	
9	6	55 - 60	Blanks, reserved for FRB use	
10	19	61 - 79	Blanks	
11	15	80 - 94	Trace Number. Eight-digit disbursing center routing number followed by seven-digit batch item number	1/

REMARKS:

1/ This eight-digit routing number will be identical to the routing number in positions 80-87 of the corresponding batch header record. The seven-digit batch item number will be identical to the batch item number on the corresponding batch header record.

TAPE/CARD RECORD LAYOUT SHEET

DATED

RECORD TITLE FRB File Control Record

OUTPUT FROM Originator

INPUT TO FRB Processing

PROVIDE INFORMATION IN THIS BOX FOR TAPE RECORDS ONLY

TRACK: 7___; 9 X . PARITY:ODD___ ; EVEN; X. DENSITY; 556__; 800 X ; 1600 X .
RECORD TYPE; FIXED 94; VARIABLE__; UNDEFINED___.
BLOCKING FACTOR 10 . PADDING 9's . MAXIMUM BLOCK LENGTH 940 .

FLD NO.	FDELD LENGTH	TAPE/CARD POSITION(S)	DESCRIPTION OF FIELD	NOTES
1	1	1	Record Type Code = "9"	
2	6	2 - 7	Batch Count	
3	6	8 - 13	Block Count	
4	8	14 - 21	Entry Detail Record Count for File	
5	10	22 - 31	Hash Total of Routing Numbers from all Entry Detail Records in File. Ignore overflow.	
6	12	32 - 43	Total Debit Entry Dollar Amount for File = "000000000000"	
7	12	44 - 55	Total Credit Entry Dollar Amount for File, $$$$$$$$$$¢¢	
8	24	56 - 79	Blanks	
9	15	80 - 94	Trace Number. Eight-digit disbursing center routing number followed by seven-digit file item number "nnnnnnnnnnnnnnn"	1/

REMARKS:

1/ This eight-digit routing number will be identical to the routing number of the sending disbursing center on the File Header Record. The seven low-order digits will be "9999999".

LETTER TO FINANCIAL INSTITUTIONS FORWARDING PRENOTIFICATION CORRECT LISTING

TO: ALL FINANCIAL INSTITUTIONS RECEIVING (TYPE OF PAYMENT) FROM (NAME OF AGENCY)

On (Date), you will receive prenotification entries for (Type of Payment) that are being converted to Direct Deposit. You will receive prenotification entries for the items on the enclosed printout.

Please determine that the prenotification entries are correct by verifying that you could have posted them to the proper accounts had they been "live" payments. If any item would have been rejected because of an incorrect depositor account number and/or type of account, please enter the correct depositor account number and/or type of account in the space provided on the enclosed printout. It is critical that the corrected printout be returned to the (Name of Agency) within three (3) workdays. This will allow sufficient time for correcting the information prior to sending "live" payments. The printout should be returned to:

If there were no errors in any of the entries received, complete the bottom part of this letter and return it to the above address.

Sincerely,

Enclosure

All prenotification entries received for the (Name of Agency) were correct.

_____ _____

(Routing Number) (Check Digit)

_____

_____

_____ _____

(Name and Address of Financial Institution) (Signature) (Date)

FORMAT FOR PRENOTIFICATION CORRECTION LISTING

RETURN LISTING TO: (NAME AND ADDRESS OF AGENCY)

_____

_____

_____

LISTING OF PAYMENTS BEING SENT TO YOUR INSTITUTION

NAME	CURRENT DEPOSITOR ACCOUNT NUMBER	CORRECTED DEPOSITOR ACCOUNT NUMBER	CURRENT TYPE OF ACCOUNT	CORRECTED TYPE OF ACCOUNT
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____
XXXXXXXXXX	XXXXXXXXXX	_____	X	_____

EXHIBIT E

Standard Form 1199A
(Rev. July 1984)
Government Financial Operations
Treasury Dept. Cir. 1076

FOR SALE BY THE SUPERINTENDENT OF DOCUMENTS, US GOVERNMENT PRINTING OFFICE
WASHINGTON, DC 20402

OMB No. 1510-0007
Expiration Date 12/31/86

DIRECT DEPOSIT SIGN-UP FORM

DIRECTIONS

- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3. The completed form will be returned to the Government agency identified below.
- A separate form must be completed for each type of payment to be sent by Direct Deposit.
- The claim number and type of payment are printed on Government checks. (See the sample check on the back of this form.) This information is also stated on beneficiary/annuitant award letters and other documents from the Government agency.
- Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

SECTION 1 *(TO BE COMPLETED BY PAYEE)*

A NAME OF PAYEE *(last, first, middle initial)*
TRANSIT BANK

ADDRESS *(street, route, P.O. Box, APO/FPO)*
P. O. BOX 123

CITY | STATE | ZIP CODE
ANYTOWN, | STATE | 20220

TELEPHONE NUMBER
AREA CODE 123-4567

B NAME OF PERSON(S) ENTITLED TO PAYMENT
Not Applicable

C CLAIM OR PAYROLL ID NUMBER
Prefix 01234-5678 Suffix

D TYPE OF DEPOSITOR ACCOUNT [C] CHECKING [ ] SAVINGS

E DEPOSITOR ACCOUNT NUMBER
0 9 8 7 6 - 5 4 3 2 1

F TYPE OF PAYMENT *(Check only one)*
- [ ] Social Security
- [ ] Supplemental Security Income
- [ ] Railroad Retirement
- [ ] Civil Service Retirement (OPM)
- [ ] VA Compensation or Pension
- [ ] Fed Salary/Mil. Civilian Pay
- [ ] Mil. Active
- [ ] Mil. Retire.
- [ ] Mil. Survivor
- [ ] Other MISC *(specify)*

G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY *(if applicable)*
TYPE NOT APPLICABLE | AMOUNT

PAYEE/JOINT PAYEE CERTIFICATION

I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.

SIGNATURE John Bank, V.P. | DATE 6/27/85
SIGNATURE | DATE

JOINT ACCOUNT HOLDERS' CERTIFICATION *(optional)*

I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.

SIGNATURE | DATE
SIGNATURE | DATE

SECTION 2 *(TO BE COMPLETED BY PAYEE OR FINANCIAL INSTITUTION)*

GOVERNMENT AGENCY NAME
U.S. Agency

GOVERNMENT AGENCY ADDRESS
000 Any Street
Anytown, State 00000

SECTION 3 *(TO BE COMPLETED BY FINANCIAL INSTITUTION)*

NAME AND ADDRESS OF FINANCIAL INSTITUTION
ABC Financial Institution
100 Every Road
Alltown, State 00011

ROUTING NUMBER
1 2 3 4 5 6 7 8 | CHECK DIGIT 0

DEPOSITOR ACCOUNT TITLE
TRANSIT BANK

FINANCIAL INSTITUTION CERTIFICATION

I confirm the identity of the above-named payee(s) and the account number and title. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.

PRINT OR TYPE REPRESENTATIVE'S NAME
Jean C. Doe

SIGNATURE OF REPRESENTATIVE
Jean C. Doe

TELEPHONE NUMBER
(000) 023-1115

DATE
7/1/85

Financial institutions should refer to the GREEN BOOK for further instructions.

THE FINANCIAL INSTITUTION SHOULD MAIL THE COMPLETED FORM TO THE GOVERNMENT AGENCY IDENTIFIED ABOVE.

NSN 7540-01-058-0224

FINANCIAL INSTITUTION COPY

PLEASE READ THIS CAREFULLY

All information on this form, including the individual claim number, is required under 31 USC 3322, 31 CFR 209 and/or 210. The information is confidential and is needed to prove entitlement to payments. The information will be used to process payment data from the Federal agency to the financial institution and/or its agent. Failure to provide the requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit/Electronic Funds Transfer Program.

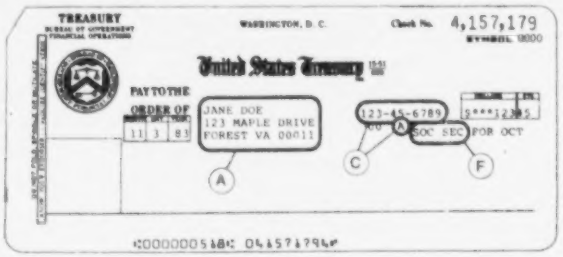
INFORMATION FOUND ON CHECKS

Most of the information needed to complete boxes A, C, and F in Section 1 is printed on your government check:

Ⓐ Be sure current address is shown.

Ⓒ Claim numbers usually printed here on checks. Suffixes located beneath middle of claim number.

Ⓕ Type of payment usually beneath the amount.



SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS

Joint account holders should immediately advise both the Government agency and the financial institution of the death of a beneficiary. Funds deposited after the date of death or ineligibility, except for salary payments, are to be returned to the Government agency. The Government agency will then make a determination regarding survivor rights, calculate survivor benefit payments, if any, and begin payments.

CANCELLATION

The agreement represented by this authorization remains in effect until cancelled by the recipient by notice to the Federal agency or by the death or legal incapacity of the recipient. Upon cancellation by the recipient, the recipient should notify the receiving financial institution that he/she is doing so.

The agreement represented by this authorization may be cancelled by the financial institution by providing the recipient a written notice 30 days in advance of the cancellation date. The recipient must immediately advise the Federal agency if the authorization is cancelled by the financial institution. The financial institution cannot cancel the authorization by advice to the Government agency.

CHANGING RECEIVING FINANCIAL INSTITUTIONS

The payee's Direct Deposit will continue to be received by the selected financial institution until the Government agency is notified by the payee that the payee wishes to change the financial institution receiving the Direct Deposit. To effect this change, the payee will complete a new SF 1199A at the newly selected financial institution. It is recommended that the payee maintain accounts at both financial institutions until the transition is complete, i.e. after the new financial institution receives the payee's Direct Deposit payment.

FALSE STATEMENTS OR FRAUDULENT CLAIMS

Federal law provides a fine of not more than $10,000 or imprisonment for not more than five (5) years or both for presenting a false statement or making a fraudulent claim.

EXHIBIT F

DEPARTMENT OF THE TREASURY
FISCAL SERVICE
BUREAU OF GOVERNMENT FINANCIAL OPERATIONS
DIVISION OF DISBURSEMENT
FORM NO. RO-145 (Rev. April 1977)

SCHEDULE OF CANCELED EFT ITEMS

DEPARTMENT OR ESTABLISHMENT _____ SCHEDULE NUMBER _____

BUREAU OR OFFICE _____ 8-DIGIT STATION CODE _____

LOCATION _____ DISBURSING OFFICE NO. _____

ELECTRONIC FUNDS TRANSFER (EFT) CREDITS ARE BEING REFUNDED TO YOUR OFFICE PER ACCOMPANYING LISTING WITH MAGNETIC TAPE OR CARDS.

SYMBOL OF APPROPRIATION
OR FUND TO BE CREDITED _____

AMOUNT TO BE CREDITED _____

DATE OF CERTIFICATION _____

DISBURSING OFFICE
SIGNATURE _____

DATE FORWARDED _____

DISBURSING OFFICE USE ONLY			
RETURNED		HOLDS	
CREDIT	4.10	CREDIT	4.10
DEBIT	7.64	DEBIT	7.63

☆ U.S. Government Printing Office: 1986—491-841/21065